

INDEXING INSTRUCTIONS: Lot 46, Summers' Place Subdivision, in Section 12, Township 2, Range 7 West, DeSoto County, Mississippi

**SUBSTITUTION OF TRUSTEE**

5/08/07 10:18:52  
BK 2,713 PG 750  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

WHEREAS, on September 21, 2005, Tammy Swatzyna, executed a Deed of Trust to Jay Morris, Trustee for the use and benefit of Chase Bank USA, N.A. which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, 17th Judicial District, Mississippi, in Deed of Trust Record Book 2,317, Page 491 thereof; describing the following property:

All that parcel of land in DeSoto County, State of Mississippi, as more fully described in Deed Book 475, Page 240, ID# 2071120700004600, being known and designated as Lot 46, Summer Subdivision, filed in Plat Book 44, Page 21.

Lot 46, Summers' Place Subdivision, in Section 12, Township 2, Range 7 West, DeSoto County, Mississippi, as per plat thereof of record in Plat Book 44, Page 21 and to which plat reference is hereby made for a further description, in the office of the Chancery Clerk of DeSoto County, Mississippi, and being further the same property conveyed to Roger Swatzna and Wife Tammy Swatzyna by Warranty Deed of Record in Book 306, Page 384, said Clerk's Office.

By fee simple deed from Roger Swatzyna as set forth in Deed Book 475, Page 240 dated 06/22/2004 and recorded 06/24/2004, DeSoto County Records, State of Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the **JPMORGAN CHASE BANK, N.A.**, its successors and assigns. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute Priority Trustee Services of Mississippi, L.L.C., as Trustee in said Deed of Trust, the said Priority Trustee Services of Mississippi, L.L.C., to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

Morris  
Schneider UPS

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 19th  
day of APRIL, 2007.

\*BY CHASE HOME FINANCE, LLC  
AS ATTORNEY-IN-FACT  
JPMORGAN CHASE BANK, N.A. \*

By: Diane Clark

Diane Clark

Its

Assistant Vice President

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction  
aforesaid, Diane Clark, known personally to be the  
Assistant Vice President of the within named, JPMORGAN CHASE BANK, N.A. \*  
and acknowledged to me that (s)he signed and delivered the above and foregoing Substitution of Trustee  
on behalf of said corporation, after being first duly authorized to do so.

GIVEN UNDER my hand and official seal, this the 19th day of APRIL,  
2007.

My Commission Expires:

5/2/10

Jamie L. Dykstra  
NOTARY PUBLIC

Prepared by and Return To:  
**0617242MS**  
Priority trustee Services of Mississippi, L.L.C.  
1587 Northeast Expressway  
Atlanta, GA 30329  
770-234-9181 ext 1502

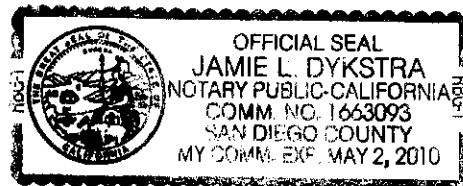


EXHIBIT A

BK 2,713 PG 752  
Deed Book 32534 Pg 109  
Filed and Recorded Jan-10-2002 10:3  
2002-0174176  
Juanita Hicks  
Clerk of Superior Court  
Fulton County, Georgia

Exhibit "A"

[WHEN RECORDED RETURN TO]  
NTC ATTN:DARRELL COLON  
101 N. BRAND BLVD., SUITE #1800  
GLENDALE, CALIFORNIA 91203  
GMACPOA SI/City: GAFULTON

Limited Power of Attorney

KNOW ALL MEN BY THESE PREMISES:

That JPMorgan Chase Bank, (formerly The Chase Manhattan Bank, successor in interest to The Chase Manhattan Bank, N.A.) (the name change is the result of a merger) as Trustee or Indenture Trustee (together with its successors and assigns, the "Trustee"), under Pooling and Servicing or Indenture Agreements pursuant to which Residential Funding Corporation acts as Master Servicer, and such Trustee being, a New York Banking Corporation organized and existing under the laws of the State of New York, and having an office located at 450 West 33<sup>rd</sup> Street, in the City of New York, State of New York, has made, constituted and appointed, and does by these presents make, constitute and appoint Residential Funding Corporation, a corporation organized and existing under the laws of the State of Delaware, its true and lawful Attorney-in-Fact, with full power and authority to sign, execute, acknowledge, deliver, file for record, and record any instrument on its behalf and to perform such other act or acts as may be customarily and reasonably necessary and appropriate to effectuate the following enumerated transactions in respect of any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust", respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the undersigned is acting as Trustee for various certificate holders (whether the undersigned is named therein as mortgagee or beneficiary or has become the mortgagee by virtue of endorsement of the Mortgage Note secured by any such Mortgage or Deed of Trust) and for which Residential Funding Corporation is acting as master servicer.

This appointment shall apply to the following enumerated transactions only:

1. The modification or re-recording of a Mortgage or Deed of Trust, where said modification or re-recording is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of Mortgage or Deed of Trust as insured.
2. The subordination of the lien of a Mortgage or Deed of Trust to an easement in favor of a public utility company or government agency or unit with power of eminent domain; this section shall include, without limitation, the execution of partial satisfaction /releases, partial re-conveyances or the execution of requests to trustees to accomplish same.

Address of  
Residential Funding Corporation  
3400 Normandale Lake Boulevard, Ste. 250  
Minneapolis, MN 55437

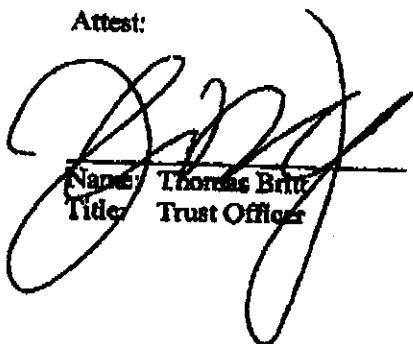
3. The qualified subordination of the lien of a Mortgage or Deed of Trust to a lien of a creditor that is created in connection with the refinancing of a debt secured by a lien that was originally superior to the lien of the Mortgage or Deed of Trust.
4. With respect to a Mortgage or Deed of Trust, the foreclosure, the taking of a deed in lieu of foreclosure, or the completion of judicial or non-judicial foreclosure or termination, cancellation or rescission of any such foreclosure, including, without limitation, any and all of the following acts:
  - a. The substitution of trustee(s) servicing under a Deed of Trust, in accordance with state law and the Deed of Trust;
  - b. Statements of breach or non-performance;
  - c. Notices of default;
  - d. Cancellation/rescissions of notices of default and/or notices of sale;
  - e. The taking of a deed in lieu of foreclosure; and
  - f. Such other documents and action as may be necessary under the terms of the Mortgage, Deed of Trust or applicable state law to expeditiously complete said transactions.
5. The conveyance of the properties to the Mortgage insurer, or the closing of the title to the property to be acquired as real estate owned, or conveyance of the title of real estate owned.
6. The completion of loan assumption agreements.
7. The full satisfaction/release of a Mortgage or Deed of Trust or full re-conveyance upon payment and discharge of all sums secured thereby, including, without limitation, cancellation of the related Mortgage Note.
8. The assignment of any Mortgage or Deed of Trust and the related Mortgage Note, in connection with the repurchase of the mortgage loan secured and evidenced thereby pursuant to the requirements of a Residential Funding Corporation Seller Contract, including, without limitation, by reason of conversion of an adjustable rate mortgage loan from a variable rate to a fixed rate.
9. The full assignment of a Mortgage or Deed of Trust upon payment and discharge of all sums secured thereby in conjunction with the refinancing thereof, including, without limitation, the assignment of the related Mortgage Note.

The undersigned gives said Attorney-in Fact full power and authority to execute such instruments and to do and perform all and every act and thing necessary and proper to carry into effect the powers granted by or under this Limited Power of Attorney as fully as the undersigned might or could do, and hereby does ratify and confirm to all that said Attorney-in Fact shall lawfully do or cause to be done by authority hereof.

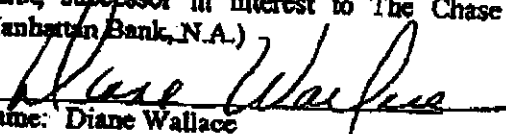
BK 2,713 PG 754

Third parties without actual notice may rely upon the exercise of the power granted under this Limited Power of Attorney, and may be satisfied that this Limited Power of Attorney shall continue in full force and effect has not been revoked unless an instrument of revocation has been made in writing by the undersigned and recorded in the real property records of the jurisdiction in which this Limited Power of Attorney was recorded.

Attest:

  
Name: Thomas Britt  
Title: Trust Officer

JPMorgan Chase Bank, as Trustee  
(formerly known as The Chase Manhattan Bank, successor in interest to The Chase Manhattan Bank, N.A.)

  
Name: Diane Wallace  
Title: Assistant Vice President


STATE OF New York

SS.

COUNTY OF New York

On January 29th, 2002, before me personally appeared Diane Wallace and Thomas Britt, personally known to me or proved to me on this basis of satisfactory evidence to be the persons whose names are subjected to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal

  
Notary Public in and for the State of New York



EBONY D. DAWKINS  
NOTARY PUBLIC, State of New York  
No. 01DA8047962  
Qualified in New York County  
Commission Expires September 18, 2006

